



The following constitutes the order of the Court.  
Signed: October 16, 2019

*M. Elaine Hammond*

M. Elaine Hammond  
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re	)	Case No. 16-52233 MEH
Bernadette Francine Cattaneo,	)	Chapter 7
	)	
	)	
Debtor.	)	
	)	

ORDER AFTER TRIAL

On September 18, 2019, the court held an evidentiary hearing on Debtor's motions to avoid the judicial liens of Helen McAbee pursuant to 11 U.S.C. § 522(f) ("Motions"). Stephen Finestone appeared on behalf of Debtor. Richard Gullen appeared on behalf of McAbee. The matter was taken under submission after trial.

On October 15, 2019, the court issued an oral ruling on the matter. As more fully stated on the record, the court found that the appraised values provided by Kristin Jacobson, Debtor's appraiser, are the appropriate values for the Calais and Arlington properties as of the petition date. In addition, the court found that the third position lien, held by "Keep Your Home California," against the Calais property was valid as of the petition date. For the reasons stated on the record, the court hereby avoids in full the liens of Investment Retrievers and grants partial avoidance of McAbee's liens.

**\*\*END OF ORDER\*\***

**COURT SERVICE LIST**

All ECF Recipients